

**Fill in this information to identify your case:**

Debtor 1 CARMELO COTTO-RODRIGUEZ

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the District of Puerto Rico

Case number 18-02504  
(If known)

☐ Check if this is an amended filing

**Official Form 106Sum**  
**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

	<b>Your assets</b> Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	\$69,800.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	\$9,203.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	\$79,003.00

**Part 2: Summarize Your Liabilities**

	<b>Your liabilities</b> Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	\$66,956.52
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$11,167.01
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$38,979.08
<b>Your total liabilities</b>	<b>\$117,102.61</b>

**Part 3: Summarize Your Income and Expenses**

4. <b>Schedule I: Your Income</b> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$3,512.60
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)	
Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i> .....	\$2,912.60

CCR

Debtor 1 CARMELO COTTO-RODRIGUEZ

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**Part 4:** Answer These Questions for Administrative and Statistical Records

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9 for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income (Official Form 122A-1, 122B, or 122C-1):**

Copy your total current monthly income from line 11..... \$3,360.00

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:.....**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.).....	<u>\$9,601.94</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.).....	<u>\$1,565.07</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) .....	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.).....	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.).....	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.).....	<u>\$0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.....	<u>\$11,167.01</u>

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CCR

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(Spouse, if filing)

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# Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land or Other Real Estate You Own or Have an Interest in**

**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

**1.1 URB. RIO VERDE ZZ-43**

Street address, if available, or other description

Caguas PR 00725

City, State, ZIP Code

Caguas  
County

**What is the property?** Check all that apply

- ☐ Single-family home  
☒ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other  
N/A

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$69,800.00	\$69,800.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.**

**\$69,800.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No.  
☒ Yes.

*CCR*

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3.1 Make: FORD Who has an interest in the property? Check one  
 Model: EXPEDITION ☒ Debtor 1 only  
 Year: 1998 ☐ Debtor 2 only  
 Approximate mileage: JUNK ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$300.00	\$300.00

3.2 Make: FORD Who has an interest in the property? Check one  
 Model: WINDSTAR ☒ Debtor 1 only  
 Year: 1999 ☐ Debtor 2 only  
 Approximate mileage: JUNK ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$300.00	\$300.00

3.3 Make: HONDA Who has an interest in the property? Check one  
 Model: CBR900RR ☒ Debtor 1 only  
 Year: 1995 ☐ Debtor 2 only  
 Approximate mileage: JUNK ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$300.00	\$300.00

3.4 Make: KIA Who has an interest in the property? Check one  
 Model: SEPHIA RS/LS/GS ☒ Debtor 1 only  
 Year: 1995 ☐ Debtor 2 only  
 Approximate mileage: JUNK ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$300.00	\$300.00

3.5 Make: TOYOTA Who has an interest in the property? Check one  
 Model: PREVIA DLX ☒ Debtor 1 only  
 Year: 1992 ☐ Debtor 2 only  
 Approximate mileage: JUNK ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$300.00	\$300.00

3.6 Make: FORD Who has an interest in the property? Check one  
 Model: CROWN VICTORIA LX ☒ Debtor 1 only  
 Year: 1995 ☐ Debtor 2 only  
 Approximate mileage: JUNK ☐ Debtor 1 and Debtor 2 only  
 Other information: ☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$300.00	\$300.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  
 Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

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- ☒ No.  
☐ Yes.

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here .....

\$1,800.00

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items? (List the current value of the portion you own. Do not deduct secured claims or exemptions)

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes (FRIDGE \$400; STOVE \$400; WASHING MACHINE \$300; DRYER \$300; COOKWAVE \$75; GAME ROOM \$500; DINING SET 200; BALCONY GAME \$200; ROOM GAME \$600; PATIO GAME \$100; HEATER \$50; \$3,125.00, D1) .....

\$3,125.00

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes (1 TV \$400.00, D1) .....

\$400.00

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes .....

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes .....

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes .....

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes (CLOTHES AND SHOES \$700.00, D1) .....

\$700.00

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No  
☒ Yes (JEWELRY \$50.00, D1) .....

\$50.00

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☐ No  
☒ Yes (1 DOG SHIHTZU \$100.00, D1) .....

\$100.00

14. Any other personal and household items you did not already list, including any health aids you did not list

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☒ No  
☐ Yes

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$4,375.00

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?** (List the current value of the portion you own. Do not deduct secured claims or exemptions)

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes CASH ON HAND \$1,300.00 (D1) \$1,300.00

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes Checking account held at BPPR Account No. 041-983300 \$0.00 (D1)

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes \$0.00

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes \$0.00

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders. *Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes \$0.00

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes \$0.00

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company. *Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☐ No

☒ Yes PREPA \$100.00 (D1) \$100.00

PRASA \$75.00 (D1) \$75.00

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

☒ No

☐ Yes \$0.00

**24. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified state tuition plan as defined in 26 U.S.C. § 529(b)(1).**

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☒ No  
☐ Yes ..... \$0.00

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No  
☐ Yes ..... \$0.00

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**  
*Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*

☒ No  
☐ Yes ..... \$0.00

**27. Licenses, franchises, and other general intangibles**

*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*

☒ No  
☐ Yes ..... \$0.00

**28. Tax refunds owed to you**

Give specific information about them, including whether you already filed the returns and the tax years

☐ No  
☒ Yes 2016 (\$1423.00) & 2017 (\$130.00) TAX REFUND \$1,553.00 (D1)..... \$1,553.00

**29. Family support**

*Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*

☒ No  
☐ Yes ..... \$0.00

**30. Other amounts someone owes you**

*Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*

☒ No  
☐ Yes ..... \$0.00

**31. Interests in insurance policies**

*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance. Name the insurance company of each policy and the beneficiary, and list its value*

☒ No  
☐ Yes ..... \$0.00

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No  
☐ Yes ..... \$0.00

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No  
☐ Yes ..... \$0.00

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No  
☐ Yes ..... \$0.00

**35. Any financial assets you did not already list**

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Debtor 1 CARMELO COTTO-RODRIGUEZ

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☒ No  
☐ Yes

\$0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$3,028.00

**Part 5:** Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to part 6.  
☐ Yes. Go to line 38.

**Part 6:** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to part 7.  
☐ Yes. Go to line 47.

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No  
☐ Yes

\$0.00

54. Add the dollar value of all of your entries from Part 7, including any entries for pages you have attached for Part 7. Write that number here

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$69,800.00
56. Part 2: Total vehicles, line 5	\$1,800.00
57. Part 3: Total personal and household items, line 15	\$4,375.00
58. Part 4: Total financial assets, line 36	\$3,028.00
59. Part 5: Total business-related property, line 45	
60. Part 6: Total farm- and fishing-related property, line 52	
61. Part 7: Total other property not listed, line 54	
62. Total personal property. Add lines 56 through 61	\$9,203.00
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$79,003.00



**Fill in this information to identify your case:**

Debtor 1 CARMELO COTTO-RODRIGUEZ

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the District of Puerto Rico

Case number 18-02504  
(If known)

☐ Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming PR state exemptions and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
URB. RIO VERDE ZZ-43 CAGUAS, PR 00725 (Line 1)	\$69,800.00	<input checked="" type="checkbox"/> \$2,843.48 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
FRIDGE \$400; STOVE \$400; WASHING MACHINE \$300; DRYER \$300; COOKWARE \$75; GAME ROOM \$500; DINING SET 200; BALCONY GAME \$200; ROOM GAME \$600; PATIO GAME \$100; HEATER \$50; (Line 6)	\$3,125.00	<input checked="" type="checkbox"/> \$3,125.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
1 TV (Line 7)	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
CLOTHES AND SHOES (Line 11)	\$700.00	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
JEWELRY (Line 12)	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)

Debtor 1 CARMELO COTTO-RODRIGUEZ

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption</i>	Specific laws that allow exemption
1 DOG SHIHTZU (Line 13)	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
CASH ON HAND (Line 16)	\$1,300.00	<input checked="" type="checkbox"/> \$1,300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
PRASA (Line 22)	\$75.00	<input checked="" type="checkbox"/> \$75.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
PREPA (Line 22)	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2016 (\$1423.00) & 2017 (\$130.00) TAX REFUND (Line 28)	\$1,553.00	<input checked="" type="checkbox"/> \$1,553.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>Total</b>	<b>\$77,203.00</b>	<b>\$10,246.48</b>	

3. Are you claiming a homestead exemption of more than \$160,375.00?

(Subject to adjustment on 04/01/2019 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

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Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the District of Puerto Rico  
Case number 18-02504  
(if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?  
☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of the collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
<b>2.1</b> <b>BANCO SANTANDER PUERTO RICO</b> Creditor's Name <b>PO BOX 362589</b> Number Street <b>San Juan PR 00936-2589</b> City, State, ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Describe the property that secures the claim: URB. RIO VERDE ZZ-43 CAGUAS, PR 00725 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) Last 4 digits of account number: 9370 Date debt was incurred: 2017	\$66,956.52	\$69,800.00	
Add the dollar value of your entries in Column A. Write that number here:	\$66,956.52		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

<b>1</b>	On which line in Part 1 did you enter the creditor? <u>2.1</u>
<b>MARTINEZ &amp; TORRES LAW OFFICES, PSC</b>	Last 4 digits of account number:
Creditor's Name	
<b>PO BOX 192938</b>	
Number Street	
<b>San Juan PR 00919</b>	
City, State, ZIP Code	

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Fill in this information to identify your case:

Debtor 1 CARMELO COTTO-RODRIGUEZ  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the District of Puerto Rico  
Case number 18-02504  
(if known)

☐ Check if this is an amended filing

Official Form 106E/F  
Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☐ No. Go to Part 2.  
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<b>2.1</b> <b>ASUME</b> Priority Creditor's Name <u>PO BOX 71316</u> Number Street <u>San Juan PR 00936</u> City, State, ZIP Code Who Incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Last 4 digits of account number: <u>-0283</u> When was the debt incurred: <u>2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input checked="" type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify <b>\$7,327.50</b> <b>\$7,327.50</b> <b>\$0.00</b>			
<b>2.2</b> <b>ASUME</b> Priority Creditor's Name <u>PO BOX 71316</u> Number Street <u>San Juan PR 00936</u> City, State, ZIP Code Who Incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Last 4 digits of account number: <u>-4943</u> When was the debt incurred: <u>2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input checked="" type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify <b>\$2,274.44</b> <b>\$2,274.44</b> <b>\$0.00</b>			

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CCR

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

	Total claim	Priority amount	Nonpriority amount
<b>2.3</b> <b>INTERNAL REVENUE SERVICE</b> Priority Creditor's Name <b>BANKRUPTCY DEPARTMENT</b> Number Street <b>PO BOX 21126</b> <b>Philadelphia PA 19114-0326</b> City, State, ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number: 9370 When was the debt incurred: 2011 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify	\$1,565.07	\$698.32
			\$866.75

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?  
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.
4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than four priority unsecured claims fill out the Continuation Page of Part 2.

	Total claim
<b>4.1</b> <b>AMSHER</b> Nonpriority Creditor's Name <b>4524 SOUTHLAKE PARKWAY, STE 15</b> Number Street <b>Birmingham AL 35244</b> City, State, ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number: -6028 When was the debt incurred: 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify CELLULAR T MOBILE
	\$158.15
<b>4.2</b> <b>AT&amp;T Services</b> Nonpriority Creditor's Name <b>PO Box 192830</b> Number Street <b>San Juan PR 00919</b> City, State, ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number: 9370 When was the debt incurred: 2012 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify CELLULAR
	\$1,187.00

CCR

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

Total claim

4.3

Autoridad de Acueductos y Alcantarillados

Nonpriority Creditor's Name

PO Box 7066

Number Street

San Juan PR 00916-7066

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number: -42-4

\$1,054.00

When was the debt incurred: 2010

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify ACC NO 00022137442-4

4.4

Autoridad de Energia Electrica de Puerto Rico

Nonpriority Creditor's Name

PO Box 363508

Number Street

San Juan PR 00936-3508

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number: -0000

\$29,537.93

When was the debt incurred: 2010

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify ACC NO. 6074320000

4.5

CAGUAS COOP.

Nonpriority Creditor's Name

APARTADO 1252

Number Street

Caguas PR 00726

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number: 9370

\$5,800.00

When was the debt incurred: 2016

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify LOAN

4.6

CLARO

Nonpriority Creditor's Name

PO BOX 360998

Number Street

San Juan PR 00936

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number: 9370

\$242.00

When was the debt incurred: 2016

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify 0270W004

CCR



Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

Total claim

4.7

CLARO

Nonpriority Creditor's Name

PO BOX 360998

Number Street

San Juan PR 00936

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number: 9370

\$302.00

When was the debt incurred: 09/2016

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify CELLULAR

4.8

DPTO. TRANSPORTACION Y OBRAS PUBLICAS

Nonpriority Creditor's Name

PO BOX 41243

Number Street

San Juan PR 00902

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number: 9370

\$540.00

When was the debt incurred: 2009

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify TRAFFIC VIOLATIONS: #37627770, 34522221, 30266241, 29759392, 29759391, 661504, 661503, 28227530, 26790095, 626154.

4.9

T-Mobile

Nonpriority Creditor's Name

654 AVE MUNOZ RIVERA

Number Street

SUITE 2000

San Juan PR 00918

City, State, ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
Is the claim subject to offset?  
☒ No  
☐ Yes

Last 4 digits of account number:

\$158.00

When was the debt incurred: 2014

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify CELLULAR

Part 3:

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

1

INTERNAL REVENUE SERVICE

Creditor's Name

ACS SUPPORT

Number Street

PO BOX 8208

Philadelphia PA 19101

City, State, ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.3 of (Check one):

- ☒ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number:

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

2

T-Mobile

Creditor's Name

12920 38th ST.

Number Street

Bellevue WA 98006

City, State, ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number:

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations .....	6a. \$9,601.94
	6b. Taxes and certain other debts you owe the government .....	6b. \$1,565.07
	6c. Claims for death or personal injury while you were intoxicated .....	6c. \$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here .....	6d. \$0.00
	6e. Total Add lines 6a through 6d. ....	6e. \$11,167.01
Total claims from Part 2	6f. Student loans .....	6f. \$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims .....	6g. \$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts .....	6h. \$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here .....	6i. \$38,979.08
	6j. Total. Add lines 6f through 6i. ....	6j. \$38,979.08

CCR

**Fill in this information to identify your case:**

Debtor 1 CARMELO COTTO-RODRIGUEZ  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the District of Puerto Rico  
Case number 18-02504  
(If known)

☐ Check if this is an amended filing

**Official Form 106G**

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

CCR

**Fill in this information to identify your case:**

Debtor 1 CARMELO COTTO-RODRIGUEZ

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the District of Puerto Rico

Case number 18-02504  
(If known)

☐ Check if this is an amended filing

**Official Form 106H**

**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  
☒ No  
☐ Yes
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  
☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
☒ No  
☐ Yes. In which community state or territory did you live? . Fill in the name and current address of that person.
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply

CCR

**Fill in this information to identify your case:**

Debtor 1 CARMELO COTTO-RODRIGUEZ

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the District of Puerto Rico

Case number 18-02504  
(If known)

Check if this is:  
☐ An amended filing  
☐ A supplement showing post-petition chapter 13 income as of

**Official Form 106I**

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

1. Fill in your employment information	Employment status	Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	MAINTENANCE	
	Employer's name	CAGUAS AUTO GROUP	N/A
	Employer's address	CARR 1 KM. 30.8 SECTOR RIO CAÑAS Caguas, PR 00725	N/A
Include part-time, seasonal, or self-employed work.	How long employed there?	9 years	N/A
Occupation may include student or homemaker, if it applies.	Occupation		
	Employer's name	EL JIBARITO DE CHU	
	Employer's address	PO BOX 6977 Caguas, PR 00727	
	How long employed there?	1 year	

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Including your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$3,640.00	
3. Estimate and list monthly overtime pay.	\$0.00	
4. Calculate gross income. Add line 2 + line 3.	\$3,640.00	

*CAR*

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

**5. List All payroll deductions:**

- 5a. Tax, Medicare, and Social Security deductions
- 5b. Mandatory contributions for retirement plans
- 5c. Voluntary contributions for retirement plans
- 5d. Required repayments of retirement fund loans
- 5e. Insurance
- 5f. Domestic support obligations
- 5g. Union dues
- 5h. Other deductions. Specify: D1 7% \$127.40

5a.	\$0.00
5b.	\$0.00
5c.	\$0.00
5d.	\$0.00
5e.	\$0.00
5f.	\$0.00
5g.	\$0.00
5h.	\$127.40
6.	\$127.40
7.	\$3,512.60

**6. Add the payroll deductions. Add lines 5a through 5h**

**7. Calculate total monthly take-home pay. Subtract line 6 from line 4.**

**8. List all other income regularly received:**

- 8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

- 8b. Interest and dividends

- 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

- 8d. Unemployment compensation

- 8e. Social Security

- 8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:

- 8g. Pension or retirement income

- 8h. Other monthly income. Specify:

**9. Add all other income. Add lines 8a-8h.**

**10. Calculate monthly income. Add line 7 + line 9.**  
Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.

**11. State all other regular contributions to the expenses that you list in Schedule J (Official Form 106J).**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J (Official Form 106J).

Specify:

**12. Add the amounts on lines 10 and 11. The result is the combined monthly income. Also write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information (Official Form 106Sum) if it applies.**

8a.	\$0.00
8b.	\$0.00
8c.	\$0.00
8d.	\$0.00
8e.	\$0.00
8f.	\$0.00
8g.	\$0.00
8h.	\$0.00
9.	\$0.00
10.	\$3,512.60
11.	\$0.00
12.	\$3,512.60

CCR

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

13. Do you expect an increase or decrease within the year after you file this form?

- ☒ No  
☐ Yes.  
Explain.....

CCR



Fill in this information to identify your case:

Debtor 1 CARMELO COTTO-RODRIGUEZ  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the District of Puerto Rico  
Case number 18-02504  
(If known)

Check if this is:  
☐ An amended filing  
☐ A supplement showing post-petition chapter 13 expenses as of

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.  
☐ Yes. Does Debtor 2 live in a separate household?  
☒ No.  
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2.  
Do not state the dependents' names.

☒ No  
☐ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No  
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

**Note:** Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

**Note:** Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. **\$453.00**

If not included in line 4:

4a. Real estate taxes

4a.

4b. Property, homeowner's, or renter's insurance

4b.

*CCR*

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

	Your expenses
4c. Home maintenance, repair, and upkeep expenses	4c. \$100.00
4d. Homeowner's association or condominium dues	4d.
5. Additional mortgage payments for your residence, such as home equity loans	5.
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$100.00
6b. Water, sewer, garbage collection	6b. \$90.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$50.00
6d. Other. Specify: N/A	6d.
7. Food and housekeeping supplies	7. \$300.00
8. Childcare and children's education costs	8. \$200.00
9. Clothing, laundry, and dry cleaning	9. \$150.00
10. Personal care products and services	10. \$60.00
11. Medical and dental expenses	11. \$100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$345.03
13. Entertainment, clubs, recreation, newspapers, magazine, and books	13. \$150.00
14. Charitable contributions and religious donations	14.
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a.
15b. Health insurance	15b.
15c. Vehicle insurance	15c. \$32.00
15d. Other insurance. Specify: N/A	15d.
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$229.57
17. Installment or lease payments (None)	17. \$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I (Official Form 106I)	18. \$428.00
19. Other payments you make to support others who do not live with you. Specify: N/A	19.
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I (Official Form 106I)	
20a. Mortgages on other property	20a.
20b. Real estate taxes	20b.
20c. Property, homeowner's, or renter's insurance	20c.
20d. Maintenance, repair, and upkeep expenses	20d.

CCR

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

		Your expenses
20e.	Homeowner's association or condominium dues	
20f.	Other. Specify:	
21.	Other. Specify:	
	TOLL	\$50.00
	DOG GROOMING	\$45.00
	DOG FOODS	\$30.00
22.	Calculate your monthly expenses.	
22a.	Add lines 4 through 21.	\$2,912.60
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	
22c.	Add line 22a and 22b. The result is your monthly expenses.	\$2,912.60
23.	Calculate your monthly net income	
23a.	Copy line 12 (your combined monthly income) from Schedule I	\$3,512.60
23b.	Copy your monthly expenses from line 22 above.	\$2,912.60
23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income	\$600.00
24.	Do you expect an increase or decrease in your expenses within the year after you file this form?	
<p>For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?</p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes.  Explain.....</p>		

CCR

Fill in this information to identify your case:

Debtor 1 CARMELO COTTO-RODRIGUEZ  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the District of Puerto Rico  
Case number 18-02504  
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of person N/A. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Carmelo Cotto  
/s/ CARMELO COTTO-RODRIGUEZ  
Signature of Debtor 1

06/25/2018  
Date

\_\_\_\_\_  
Signature of Debtor 2

06/25/2018  
Date

CCR

Fill in this information to identify your case:

Debtor 1 CARMELO COTTO-RODRIGUEZ  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the District of Puerto Rico  
Case number 18-02504  
(If known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

- What is your current marital status?  
☐ Married  
☒ Not married
- During the last 3 years, have you lived anywhere other than where you live now?  
☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
- Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  
☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

- Did you have any income from employment or from operating a business during this year or the two previous calendar years?  
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  
☐ No  
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply	Sources of income Check all that apply
	Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$14,000.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For last calendar year: (January 1 to December 31, 2017)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$18,000.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2016)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business \$21,840.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

CCR

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

5. Did you receive any other income during this year or the two previous calendar years?  
Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No  
☐ Yes. Fill in the details.

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425.00\* or more?

- ☐ No. Go to line 7.  
☐ Yes. List below each creditor to whom you paid a total of \$6,425.00\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 04/01/2019 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.  
☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  
*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No  
☐ Yes. List all payments to an insider

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments that benefited an insider.

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details

Case title	Nature of the case	Court or agency	Status of the case
------------	--------------------	-----------------	--------------------

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

BANCO SANTANDER DE  
PUERTO RICO VS. LUISA  
I. AYALA MERCADO, No.  
ECD2014-1427

CIVIL ACTION

Tribunal de Primera  
Instancia Caguas  
PO BOX 491  
Caguas, PR 00726

DISPUTED

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

**Part 5:**

**List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details of each gift or contribution

**Part 6:**

**List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details

**Part 7:**

**List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details

Person who was paid

Description and value of any property  
transferred

Date payment  
or transfer  
was made

Amount of payment



Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

Carlos Alberto Ruiz  
PO Box 1298  
Caguas, PR 00726

Expense & fee retainer (including any  
retainer for the filing fee)

05/07/2018

\$1,310.00

Email or website address:  
carlosalbertoruizquebras@gmail.com

Person Who Made the Payment if Not  
You:

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

☒ No  
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No  
☐ Yes. Fill in the details

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No  
☐ Yes. Fill in the details

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No  
☐ Yes. Fill in the details

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No  
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No  
☐ Yes. Fill in the details.

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No  
☒ Yes. Fill in the details.

Who owns the property?

Where is the property?

Describe the property

Value

MICHELLE SANTOS RIVERA  
ESTANCIAS DEGETAU  
CALLE FEDERICO #5  
Caguas, PR 00725

2002 BMW 325i

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

- ☒ No  
☐ Yes. Fill in the details

**25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Fill in the details

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- ☒ No  
☐ Yes. Fill in the details

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

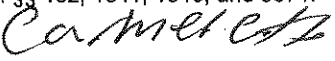
- ☒ No. None of the above applies. Go to Part 12.  
☐ Yes. Check all that apply above and fill in the details below for each business.

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- ☒ No  
☐ Yes. Fill in the details below.

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
/s/ CARMELO COTTO-RODRIGUEZ  
Signature of Debtor 1

06/25/2018  
Date

Signature of Debtor 2

06/25/2018  
Date

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number: 18-02504

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of person **N/A -- the BkAssist software used to prepare this petition is licensed for use only by attorneys.**

**Fill in this information to identify your case:**

Debtor 1 CARMELO COTTO-RODRIGUEZ

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the District of Puerto Rico

Case number  
18-02504  
(if known)

**Check as directed in lines 17 and 21:**

According to the calculations required by this Statement:

- ☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☒ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☐ 3. The commitment period is 3 years.
- ☒ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

**Official Form 122C-1**

**Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income**

1. What is your marital and filing status? Check one only.

☒ Not married. Fill out Column A, lines 2-11.

☐ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	2. \$3,360.00	
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	3. \$0.00	
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	4. \$0.00	
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$0.00	
Ordinary and necessary operating expenses	\$0.00	
Net monthly income from a business, profession, or farm	5. \$0.00	
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$0.00	
Ordinary and necessary operating expenses	\$100.00	
Net monthly income from rental or other real property	6. \$0.00	

*CCR*

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number:18-02504

<b>7. Interest, dividends, and royalties</b>	<b>7.</b>	<b>\$0.00</b>
<b>8. Unemployment compensation</b>		
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you		\$0.00
For your spouse		\$0.00
<b>8. \$0.00</b>		
<b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	<b>9.</b>	<b>\$0.00</b>
<b>10. Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism.	<b>10.</b>	<b>\$0.00</b>
<b>11. Calculate your total current monthly income.</b> Add lines 2 through 10 for each column: <u>\$3,360.00</u> + <u>N/A</u> . Then add the total for Column A to the total for Column B.	<b>11</b>	<b>\$3,360.00</b>

**Part 2: Determine How to Measure Your Deductions from Income**

<b>12. Copy your total average monthly income from line 11.</b>	<b>12.</b>	<b>\$3,360.00</b>
<b>13. Calculate the marital adjustment. Check one:</b>		
<input checked="" type="checkbox"/> You are not married. Fill in 0 in line 13. <input type="checkbox"/> You are married and your spouse is filing with you. Fill in 0 in line 13. <input type="checkbox"/> You are married and your spouse is not filing with you.		
Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.		
In the following lines, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.		
If this adjustment does not apply, enter 0 on line 13.		
a.		
<b>Total:</b>		<b>\$0.00</b>

**Total.** Add the previous lines and insert the total here. **13. \$0.00**

**14. Your current monthly income.** Subtract line 13 from line 12. **14. \$3,360.00**

**15. Calculate your current monthly income for the year.** Follow these steps:

Copy your total current monthly income from line 14. **\$3,360.00**

Multiply by 12 (the number of months in a year). **\$40,320.00**

The result is your annual income for this part of the form.

**15. \$40,320.00**

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

**Puerto Rico**

16b. Fill in the number of people in your household.

**1**

16c. Fill in the median family income for your state and size of household

**\$24,455.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**16. \$24,455.00**

*CCR*

Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number:18-02504

17. How do the lines compare?

- 17a. ☐ Line 15 is less than or equal to line 16. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).
- 17b. ☒ Line 15 is more than line 16. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 35 of that form, copy your current monthly income from line 14 above.

**Part 3:** Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)

18. Copy your total average monthly income from line 11. 18. **\$3,360.00**

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. If the marital adjustment does not apply, fill in 0: **\$0.00**

Subtract this amount from line 18.

19. **\$3,360.00**

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy your total current monthly income from line 19.

20a. **\$3,360.00**

Multiply by 12 (the number of months in a year).

**x 12**

20b. The result is your annual income for this part of the form.

20b. **\$40,320.00**

20c. Copy the median income for your state and size of household from line 16.

20c. **\$24,455.00**

21. How do the lines compare?

- ☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☒ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4:** Sign Below

*Carmelo Cotto-Rodriguez*

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

/s/ CARMELO COTTO-RODRIGUEZ  
Signature of Debtor 1

06/25/2018  
Date MM/DD/YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 35 of that form, copy your current monthly income from line 14 above.

*COR*



Fill in this information to identify your case:

04/01/2019

☐ Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/16

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Official Form 122C-1)*.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1:

Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in lines 5 and 6 of Form 122C-1 and do not deduct any operating expenses that you subtracted from income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

5. 1

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

6. \$647.00

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories -- people who are under 65 and people who are 65 or older, because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age	
7a. Out-of-pocket health care allowance per person	\$52.00
7b. Number of people who are under 65	1
7c. Subtotal. Multiply line 7a by line 7b.	\$52.00
People who are 65 years of age or older	
7d. Out-of-pocket health care allowance per person	\$114.00
7e. Number of people who are 65 or older	0
7f. Subtotal. Multiply line 7d by line 7e.	\$0.00

7g. Total. Add lines 7c and 7f.

7. \$52.00

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

CCR



Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number:18-02504

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities - Insurance and operating expenses
- Housing and utilities - Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. 8. **\$450.00**

9. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. **\$616.00**

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of creditor	Average monthly payment
BANCO SANTANDER PUERTO RICO	<b>\$453.00</b>

Total average monthly payment. Enter here and on line 33a. **\$453.00**

9c. Net mortgage or rent expense.

Subtract line 9b (*total average monthly payment*) from line 9a (*mortgage or rent expense*). If this amount is less than \$0, enter \$0. 9. **\$163.00**

10. **If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.**

Explain why: 10. **\$0.00**

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- ☐ 0. Go to line 14.  
☐ 1. Go to line 12.  
☒ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area. 12. **\$460.00**

13. **Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

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Debtor 1 CARMELO COTTO-RODRIGUEZ

Case number:18-02504

<b>Vehicle 1</b>		<b>N/A</b>
13a. Ownership or leasing costs using IRS Local Standard		<b>\$0.00</b>
13b. Average monthly payment for all debts secured by Vehicle 1.  Do not include costs for leased vehicles.  To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60.		
<b>Name of each creditor for Vehicle 1</b>	<b>Average Monthly Payment</b>	
Enter the total here and on line 33b.		<b>\$0.00</b>
13c. Net Vehicle 1 ownership or lease expense  Subtract line 13b from line 13a. If this amount is less than \$0, enter \$0.		<b>\$0.00</b>
		<b>13c. \$0.00</b>
<b>Vehicle 2</b>		<b>N/A</b>
13d. Ownership or leasing costs using IRS Local Standard		<b>\$0.00</b>
13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.		
<b>Name of each creditor for Vehicle 2</b>	<b>Average Monthly Payment</b>	
Enter the total here and on line 33c		<b>\$0.00</b>
13f. Net Vehicle 2 ownership or lease expense  Subtract line 13e from 13d. If this amount is less than \$0, enter \$0.		<b>\$0.00</b>
		<b>13f. \$0.00</b>
14. <b>Public transportation expense:</b> If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the Public Transportation expense allowance regardless of whether you use public transportation.		<b>14. \$0.00</b>
15. <b>Additional public transportation expense:</b> If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for Public Transportation.		<b>15. \$0.00</b>
<b>Other Necessary Expenses</b> In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.		
16. <b>Taxes:</b> The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.  Do not include real estate, sales, or use taxes.		<b>16. \$229.57</b>
17. <b>Involuntary deductions:</b> The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.  Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.		<b>17. \$0.00</b>
18. <b>Life insurance:</b> The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.		<b>18. \$0.00</b>
19. <b>Court-ordered payments:</b> The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.  Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.		<b>19. \$428.00</b>

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**20. Education:** The total monthly amount that you pay for education that is either required:

- as a condition for your job, or
- for your physically or mentally challenged dependent child if no public education is available for similar services.

20. \$0.00

**21. Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.

Do not include payments for any elementary or secondary school education.

21. \$200.00

**22. Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. Payments for health insurance or health savings accounts should be listed only in line 25.

22. \$48.00

**23. Telecommunication services:** The total monthly amount that you pay for telecommunication services, such as pagers, call waiting, caller identification, special long distance, business internet service, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.

Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted.

23. \$0.00

**24. Add all of the expenses allowed under the IRS expense allowances.**

Add lines 6 through 23.

24. \$2,677.57

**Additional Expense Deductions** These are additional deductions allowed by the Means Test.  
Note: Do not include any expense allowances listed in lines 6-24.

**25. Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health Insurance	\$0.00
Disability Insurance	\$0.00
Health Savings Account	\$0.00
<b>Total</b>	<b>\$0.00</b>

25. \$0.00

**Do you actually spend the total amount shown on the previous line?**

- ☐ No. How much do you actually spend? \$0.00
- ☒ Yes

**26. Continued contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.

26. \$0.00

**27. Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.

By law, the court must keep the nature of these expenses confidential.

27. \$0.00

**28. Additional home energy costs.** Your home energy costs are included in your non-mortgage housing and utilities allowance on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in the non-mortgage housing and utilities allowance, then fill in the excess amount of home energy costs.

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

28. \$0.00

**29. Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$160.42\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

29. \$0.00

\* Subject to adjustment on 04/01/2019, and every 3 years after that for cases begun on or after the date of adjustment.

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Debtor 1 CARMELO COTTO-RODRIGUEZ

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30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

30. \$0.00

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2).

31. \$0.00

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

32. \$0.00

**Deductions for Debt Payment**

33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in the following information.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

		Average monthly payment
	<b>Mortgages on your home</b>	
33a.	Copy line 9b here	\$453.00
	<b>Loans on your first two vehicles</b>	
33b.	Copy line 13b here	\$0.00
33c.	Copy line 13e here	\$0.00

	Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?
33d.			

Total average monthly payment. Add lines 33a through 33d.

33. \$453.00

34. **Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

☐ No. Go to line 35.

☒ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*).

Name of the creditor	Identify property that secures the debt	Total cure amount
(None)		
<b>Total</b>		<b>\$0.00</b>

Divide the total by 60 and enter the result here.

34. \$333.33

35. **Do you owe any priority claims -- such as a priority tax, child support, or alimony -- that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.**

☐ No. Go to line 36.

☒ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims \$12,298.80 ÷ 60 =

35. \$204.98

36. **Projected monthly Chapter 13 plan payment.** Fill in the following information.

CAK

Debtor 1 CARMELO COTTO-RODRIGUEZ

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Projected monthly plan payment	\$0.00
Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).	8.26%
To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	

Average monthly administrative expense

36. \$0.00

**37. Add all of the deductions for debt payment.**

Add lines 33 through 36.

37. \$991.31

**Total Deductions from Income**

**38. Add all of the allowed deductions.**

Copy line 24, All of the expenses allowed under IRS expense allowances	\$2,677.57
Copy line 32, All of the additional expense deductions	\$0.00
Copy line 37, All of the deductions for debt payment	\$991.31

Total deductions

38. \$3,668.88

**Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)**

**39. Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.**

39. \$3,360.00

**40. Fill in any reasonably necessary income you receive for support for dependent children.** The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 22C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child.

40. \$0.00

**41. Fill in all qualified retirement deductions.** The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19).

41. \$0.00

**42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here.**

42. \$3,668.88

**43. Deduction for special circumstances.** If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
(None)	
<b>Total:</b>	\$0.00

43. \$0.00

**44. Total adjustments.** Add lines 40 through 43.

44. \$3,668.88

**45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.**

45. (\$308.88)

**Part 3: Change in Income or Expenses**

**46. Change in income or expenses.** If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

CCR

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Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 122C-1 <input type="checkbox"/> 122C-2				<input type="checkbox"/> Increase <input type="checkbox"/> Decrease	

Part 4:

Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

/s/ CARMELO COTTO-RODRIGUEZ  
Signature of Debtor 1



06/25/2018  
Date MM/DD/YYYY